

Set	Items	Description
S1	933659	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	714428	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL???
S3	508336	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	1459441	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	269751	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	231780	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S7	557518	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S8	38550	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE OR INTERNET ) (2W) (PRESENT? OR BILL OR BILLING OR - PAYMENT? OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?())TRA- NSFER? OR DATA()INTERCHANGE) OR EFT OR EFTS OR EBPP OR EDI
S9	42884	S1(5N)S2
S10	3415	S9(S)S3
S11	1486370	S4 OR S5
S12	956	S10(S)S11
S13	29328	S1(5N)S7
S14	2342	S13(S) (S5 OR S6)
S15	425	S14(S)S3
S16	151	S8 AND (S12 OR S15)
S17	52	S16 NOT PY>1998
S18	51	RD (unique items)

File 625:American Banker Publications 1981-2006/Jan 27  
(c) 2006 American Banker

File 268:Banking Info Source 1981-2006/Jan W3  
(c) 2006 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2006/Jan 27  
(c) 2006 Bond Buyer

File 267:Finance & Banking Newsletters 2006/Jan 17  
(c) 2006 Dialog

File 608:KR/T Bus.News. 1992-2006/Jan 27  
(c)2006 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	26089	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	2495	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL???
S3	1467	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	4923	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	3154	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	3066	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S7	3086	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S8	672	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE OR INTERNET ) (2W) (PRESENT? OR BILL OR BILLING OR - PAYMENT? OR PAYING OR SETTLE??? OR SETTLEMENT? OR FUND? ?()TRA- NSFER? OR DATA()INTERCHANGE) OR EFT OR EFTS OR EBPP OR EDI
S9	479	S8 AND S1
S10	25	S9 AND S2
S11	136	S9 AND (S2 OR S4 OR S5)
S12	37	S11 AND S3
S13	37	RD (unique items)

File 256:TECINFOSOURCE 82-2005/DEC  
(c) 2006 INFO.SOURCES INC

Set	Items	Description
S1	12943281	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	4758669	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL???
S3	2774487	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	6909360	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	2239926	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	2683213	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S7	5602679	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S8	309012	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE OR INTERNET ) (2W) (PRESENT? OR BILL OR BILLING OR - PAYMENT? OR PAYING OR SETTLE??? OR SETTLEMENT? OR FUND? ?())TRA- NSFER? OR DATA()INTERCHANGE) OR EFT OR EFTS OR EBPP OR EDI
S9	6299	(S1(5N)S2) (10N)S3
S10	7968094	S4 OR S5
S11	546	S9(S)S10
S12	129	S11 AND S8
S13	35	S12 NOT PY>1998
S14	22	RD (unique items)
S15	509071	S1(5N)S7
S16	39593	S15(S) (S5 OR S6)
S17	1282	S16(S)S3
S18	175	S17(4S)S8
S19	56	S18 NOT PY>1998
S20	56	S19 NOT S14
S21	41	RD (unique items)
File	9:Business & Industry(R)	Jul/1994-2006/Jan. 26 (c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2006/Jan 19 (c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2006/Jan 27 (c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2006/Jan 27 (c) 2006 The Gale Group
File	16:Gale Group PROMT(R)	1990-2006/Jan 27 (c) 2006 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2006/Jan 27 (c) 2006 The Gale Group

Set	Items	Description
S1	12943281	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	4758669	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL???
S3	2774487	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	6909360	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	2239926	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	2683213	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S7	5602679	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S8	309012	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE OR INTERNET ) (2W) (PRESENT? OR BILL OR BILLING OR - PAYMENT? OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?())TRA- NSFER? OR DATA()INTERCHANGE) OR EFT OR EFTS OR EBPP OR EDI
S9	6299	(S1(5N)S2) (10N)S3
S10	7968094	S4 OR S5
S11	546	S9(S)S10
S12	129	S11 AND S8
S13	35	S12 NOT PY>1998
S14	22	RD (unique items)
File	9:Business & Industry(R)	Jul/1994-2006/Jan 26 (c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2006/Jan 19 (c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2006/Jan 27 (c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2006/Jan 27 (c) 2006 The Gale Group
File	16:Gale Group PROMT(R)	1990-2006/Jan 27 (c) 2006 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2006/Jan 27 (c)2006 The Gale Group

Set	Items	Description
S1	4429566	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	3278678	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL???
S3	1290222	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	3247813	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	793299	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	985429	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S7	2514256	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S8	5236058	AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE)
S9	219303	S1(S)S3
S10	203899	S2(S) (S4 OR S5)
S11	121587	S7(S) (S5 OR S6)
S12	2347	S9 AND S10 AND S11
S13	2091	S12 AND S8
S14	554	S13 NOT PY>1998
S15	6653	S9(2S)S10
S16	25575	S11(S)S8
S17	463	S15(4S)S16
S18	43	S17 NOT PY>1998
S19	43	RD (unique items)
S20	95393	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (2W) (PRESENT? OR BILLING OR PAYMENT? OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?())TRANSFER? OR DATA()INTERC- HANGE) OR EFT OR EFTS OR EBPP OR EDI
S21	344262	S1(7N)S2
S22	3504866	S4 OR S5
S23	6893	S21(10N)S3
S24	694	S23(S)S22
S25	129	S24(4S)S20
S26	32	S25 NOT PY>1998
S27	32	RD (unique items)
S28	29	S27 NOT S19
S29	7725	(S1(5N)S7) (10N) (S5 OR S6)
S30	145	S29(4S)S20
S31	52	S30 NOT PY>1998
S32	50	S31 NOT (S28 OR S19)
S33	50	RD (unique items)
File	15:ABI/Inform(R)	1971-2006/Jan 26 (c) 2006 ProQuest Info&Learning
File	610:Business Wire	1999-2006/Jan 27 (c) 2006 Business Wire.
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	476:Financial Times Fulltext	1982-2006/Jan 28 (c) 2006 Financial Times Ltd
File	613:PR Newswire	1999-2006/Jan 27 (c) 2006 PR Newswire Association Inc
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	634:San Jose Mercury	Jun 1985-2006/Jan 26 (c) 2006 San Jose Mercury News
File	624:McGraw-Hill Publications	1985-2006/Jan 27 (c) 2006 McGraw-Hill Co. Inc

Set	Items	Description
S1	4429566	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	3278678	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL???
S3	1290222	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	3247813	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	793299	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	985429	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S7	2514256	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S8	5236058	AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE)
S9	219303	S1(S)S3
S10	203899	S2(S) (S4 OR S5)
S11	121587	S7(S) (S5 OR S6)
S12	2347	S9 AND S10 AND S11
S13	2091	S12 AND S8
S14	554	S13 NOT PY>1998
S15	6653	S9(2S)S10
S16	25575	S11(S)S8
S17	463	S15(4S)S16
S18	43	S17 NOT PY>1998
S19	43	RD (unique items)
File	15:ABI/Inform(R)	1971-2006/Jan 26 (c) 2006 ProQuest Info&Learning
File	610:Business Wire	1999-2006/Jan 27 (c) 2006 Business Wire.
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	476:Financial Times Fulltext	1982-2006/Jan 28 (c) 2006 Financial Times Ltd
File	613:PR Newswire	1999-2006/Jan 26 (c) 2006 PR Newswire Association Inc
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	634:San Jose Mercury	Jun 1985-2006/Jan 25 (c) 2006 San Jose Mercury News
File	624:McGraw-Hill Publications	1985-2006/Jan 26 (c) 2006 McGraw-Hill Co. Inc

Set	Items	Description
S1	6091917	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	7280033	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL???
S3	2938155	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	3476642	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	1336084	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	2555935	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S7	5504105	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S8	164064	S1(5N)S2
S9	7976	S8(S)S3
S10	4203598	S4 OR S5
S11	1004	S9(S)S10
S12	229518	S7(S) (S5 OR S6)
S13	257	S11 AND S12
S14	20	S13 NOT PY>1998
S15	19	RD (unique items)
S16	108590	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE OR INTERNET ) (2W) (PRESENT? OR BILL OR BILLING OR - PAYMENT? OR PAYING OR SETTLE??? OR SETTLEMENT? OR FUND? ?()TRA- NSFER? OR DATA()INTERCHANGE) OR EFT OR EFTS OR EBPP OR EDI
S17	26096	S1(10N)S12
S18	2178	S17(S)S3
S19	261	S16(4S) (S11 OR S18)
S20	28	S19 NOT PY>1998
S21	25	RD (unique items)
File	20:Dialog Global Reporter 1997-2006/Jan 26 (c) 2006 Dialog	

Set	Items	Description
S1	6091917	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	7280033	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR SOLICI- T??? OR PETITION??? OR APPEAL???
S3	2938155	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	3476642	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	1336084	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	2555935	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S7	5504105	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S8	164064	S1(5N)S2
S9	7976	S8(S)S3
S10	4203598	S4 OR S5
S11	1004	S9(S)S10
S12	229518	S7(S) (S5 OR S6)
S13	257	S11 AND S12
S14	20	S13 NOT PY>1998
S15	19	RD (unique items)

File 20:Dialog Global Reporter 1997-2006/Jan 26  
(c) 2006 Dialog



Set	Items	Description
S1	990773	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	2206405	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL???
S3	342143	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	243324	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	35630	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	631059	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S7	1542283	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S8	2547166	AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE)
S9	4917	S1 AND S2 AND S3
S10	205	S9 AND (S4 OR S5)
S11	41869	S7(S) (S5 OR S6)
S12	13	S10 AND S11
S13	5	S12 NOT PY>1998
S14	13159	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (2W) (PRESENT? OR BILLING OR PAYMENT? OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?())TRANSFER) OR EFT OR EFTS - OR EBPP
S15	19	S14 AND S10
S16	19	RD (unique items)
S17	19	S16 NOT S13
S18	2	S17 NOT PY>1998
File	2:INSPEC	1898-2006/Jan W1 (c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2006/Jan (c) 2006 ProQuest Info&Learning
File	65:Inside Conferences	1993-2006/Jan W4 (c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2005/Dec (c) 2006 The HW Wilson Co.
File	474:New York Times Abs	1969-2006/Jan 26 (c) 2006 The New York Times
File	475:Wall Street Journal Abs	1973-2006/Jan 25 (c) 2006 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	139:EconLit	1969-2006/Jan

Set	Items	Description
S1	990773	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	2206405	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL???
S3	342143	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	243324	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	35630	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	631059	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S7	1542283	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S8	2547166	AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE)
S9	4917	S1 AND S2 AND S3
S10	205	S9 AND (S4 OR S5)
S11	41869	S7(S) (S5 OR S6)
S12	13	S10 AND S11
S13	5	S12 NOT PY>1998
File	2:INSPEC 1898-2006/Jan W1	(c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online 1861-2006/Jan	(c) 2006 ProQuest Info&Learning
File	65:Inside Conferences 1993-2006/Jan W4	(c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs 1983-2005/Dec	(c) 2006 The HW Wilson Co.
File	474:New York Times Abs 1969-2006/Jan 26	(c) 2006 The New York Times
File	475:Wall Street Journal Abs 1973-2006/Jan 25	(c) 2006 The New York Times
File	583:Gale Group Globalbase(TM) 1986-2002/Dec 13	(c) 2002 The Gale Group
File	139:EconLit 1969-2006/Jan	(c) 2006 American Economic Association

Set	Items	Description
S1	458123	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	2225628	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL???
S3	125094	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	310809	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	40979	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	1094258	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S7	485520	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S8	1545298	AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE)
S9	8579	S1(S)S2(S)S3
S10	320130	S4 OR S5
S11	2405	S9(S)S10
S12	1075	S11(S)S7
S13	558	S12(S)S6
S14	417	S13(S)S8
S15	164	S14 AND IC=G06F-017/60
S16	16039	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (2W) (PRESENT? OR PAYMENT? OR BILLING OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?()TRANSFER) OR EFT OR EFTS - OR EBPP
S17	71	S14(S)S16
S18	45	S17 AND IC=G06F-017/60
File 348:EUROPEAN PATENTS 1978-2005/Dec W04		
(c) 2006 European Patent Office		
File 349:PCT FULLTEXT 1979-2005/UB=20051229,UT=20051222		
(c) 2005 WIPO/Univentio		

Set	Items	Description
S1	800155	SUBSCRIBER? ? OR PAYOR? ? OR USER OR USERS OR CUSTOMER? ? - OR CONSUMER? ? OR CLIENT? ?
S2	1057445	REQUEST??? OR ASK??? OR INSTRUCT??? OR INQUIR??? OR ORDER?- ?? OR SOLICIT??? OR PETITION??? OR APPEAL???
S3	77057	(BILLING OR ACCOUNT? ?) (1W) (INFORMATION OR DATA) OR BILL? ? OR INVOICE? OR CHARGES OR (AMOUNT OR BALANCE OR CHARGES OR F- EE OR FEES) (2N) (DUE OR OUTSTANDING)
S4	215781	(VIA OR USING OR THROUGH OR OVER OR "BY") (2W) (NETWORK OR I- NTERNET) OR PROTOCOL? OR HTTP OR FTP OR TCP OR IP OR TCPIP OR UDP OR RTP OR SCTP OR SPX OR ATP
S5	33306	EMAIL OR E()MAIL OR ELECTRONIC?() (MAIL? OR COMMUNICATION?)
S6	1582168	RESPONSE? OR RESPOND? OR AS(1W)RESULT? OR REACTION OR REPL- I?? OR REPLY? OR ACKNOWLEDG? OR ANSWER?
S7	1354302	NOTICE? ? OR NOTIFICATION? OR TRANSMISSION OR MESSAGE? ?
S8	3145529	AVAILAB? OR READY OR SET OR PREPARED OR COMPLETED OR ACCES- SIBLE OR OBTAINABLE OR IN() (LINE OR ORDER OR PLACE)
S9	3280	S1 AND S2 AND S3
S10	241050	S4 OR S5
S11	965	S9 AND S10
S13	233	S11 AND S7
S14	57	S13 AND S6
S15	22	S14 AND IC=G06F-017/60
S16	6839	(ELECTRONIC OR COMPUTERI? OR AUTOMAT? OR DIRECT OR ONLINE - OR ON()LINE) (2W) (PRESENT? OR PAYMENT? OR BILLING OR PAYING OR SETTL??? OR SETTLEMENT? OR FUND? ?()TRANSFER) OR EFT OR EFTS - OR EBPP
S17	4	S15 AND S16

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File 344:Chinese Patents Abs Jan 1985-2006/Jan  
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File 347:JAPIO Nov 1976-2005/Aug(Updated 051205)  
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Set	Items	Description
S1	57	AU=(KITCHEN, B? OR KITCHEN B? OR KITCHEN, W? OR KITCHEN W?)
S2	26	AU=(MOSES, G? OR MOSES G?)
S3	21	AU=(AU, R? OR AU R?)
S4	9	AU=(BRINGARDNER, C? OR BRINGARDNER C?)
S5	185	AU=(BRADLEY, K? OR BRADLEY K?)
S6	9	S1 AND S2 AND S3 AND S4 AND S5
S7	255	S1:S5
S8	16	S7 AND IC=G06F-017/60
S9	7	S8 NOT S6

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